

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

PAUL J DANNHARDT
SARA J DANNHARDT
Debtor(s)

Case No. 14-21456JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/11/2014.
- 2) The plan was confirmed on 05/20/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/13/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/21/2017.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$99,127.00.
- 10) Amount of unsecured claims discharged without payment: \$48,025.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$119,977.33
Less amount refunded to debtor	\$2,772.47

NET RECEIPTS: **\$117,204.86**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,905.80
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,905.80**

Attorney fees paid and disclosed by debtor: \$2,100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE CORP	Unsecured	19,207.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	699.00	699.20	699.20	699.20	0.00
COMENITY BANK	Unsecured	71.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	70.96	70.96	70.96	0.00
MIDLAND FUNDING	Unsecured	13,304.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	12,358.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	2,020.00	NA	NA	0.00	0.00
OSI COLLECTION++	Unsecured	989.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	1,587.29	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	15,567.00	0.00	17,088.76	17,088.76	1,289.18
PENN HILLS MUNICIPALITY (RE TAX	Secured	953.43	1,222.94	1,222.94	1,222.94	270.21
PENN HILLS MUNICIPALITY (RE TAX	Secured	0.00	324.38	324.38	324.38	0.00
PENN HILLS SD & PENN HILLS MUNI	Unsecured	NA	461.36	461.36	461.36	0.00
PENN HILLS SD & PENN HILLS MUNI	Priority	NA	866.13	866.13	866.13	0.00
PENN HILLS SD (PENN HILLS MUN) (I	Secured	6,804.22	7,385.71	7,385.71	7,385.71	1,647.32
PENN HILLS SD (PENN HILLS MUN) (I	Secured	0.00	1,770.55	1,770.55	1,770.55	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	38.24	38.24	38.24	0.00
PNC BANK NA	Secured	0.00	14,167.06	14,167.06	14,167.06	0.00
PNC BANK NA	Secured	60,026.00	55,877.57	0.00	30,787.35	0.00
RONDA J WINNECOUR PA ID #30399*	Priority	NA	NA	NA	0.00	0.00
SPARTAN FINANCIAL SERVICE	Unsecured	76.00	NA	NA	0.00	0.00
TIDEWATER CREDIT SVCS AKA	Secured	1,761.00	1,654.48	1,654.48	1,654.48	1,015.23
WELLS FARGO BANK	Secured	21,785.00	1,540.00	1,540.00	1,540.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$1,540.00	\$32,327.35	\$0.00
Mortgage Arrearage	\$14,167.06	\$14,167.06	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$29,446.82	\$29,446.82	\$4,221.94
TOTAL SECURED:	\$45,153.88	\$75,941.23	\$4,221.94
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$866.13	\$866.13	\$0.00
TOTAL PRIORITY:	\$866.13	\$866.13	\$0.00
GENERAL UNSECURED PAYMENTS:	\$1,269.76	\$1,269.76	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,905.80</u>	
Disbursements to Creditors	<u>\$82,299.06</u>	
TOTAL DISBURSEMENTS :		<u>\$87,204.86</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/23/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.